Certificate Number: 01401-PAE-DE-031850732

Bankruptcy Case Number: 18-17053



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 2, 2018, at 3:19 o'clock PM EDT, Angela M Torres completed a course on personal financial management given by internet by GreenPath, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 2, 2018 By: /s/Jeremy Lark

Name: Jeremy Lark

Title: FCC Manager